

United States Bankruptcy Court
Northern District of Ohio

In re:
Eric J. Heisig
Debtor

Case No. 22-13324-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1
Date Rcvd: Nov 15, 2022

User: nbrow
Form ID: pdf700

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db	+ Eric J. Heisig, 3115 W. 11th St. UPPER, Cleveland, OH 44109-1803
27362381	+ Bank of America, PO Box 672050, Dallas, TX 75267-2050
27362386	Citi Cards, PO Box 60004, Sioux Falls, SD 57117-6004
27362390	+ David J. Phillips, 6519 Haines Lane, West Olive, MI 49460-9325
27362393	Earnest, P.O. Box 9202, Wilkes Barre, PA 18773-9202
27362394	Earnest, PO Box 9250, Wilkes Barre, PA 18773-9250
27362395	Firstmark Services, PO Box 2977, Omaha, NE 68103-2977
27362399	LendingClub corp, Wells Fargo Lock Box Services, Lockbox Services #134268, 3340 Flair Drive, El Monte, CA 91731
27362401	+ MM&M Properties, 15831 Munn Rd, Cleveland, OH 44111-2006

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27362380	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2022 20:55:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
27362382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2022 21:04:56	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
27362383	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2022 21:04:48	Best Buy Visa, PO Box 78009, Phoenix, AZ 85062-8009
27362389	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2022 20:55:00	Citizens, PO Box 82522, Lincoln, NE 68501-2522
27362387	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2022 21:04:43	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
27362388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2022 21:04:42	Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
27362392	Email/Text: mrdiscen@discover.com	Nov 15 2022 20:55:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
27362391	Email/Text: mrdiscen@discover.com	Nov 15 2022 20:55:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
27362396	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 15 2022 20:56:00	Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805
27362397	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 15 2022 20:56:00	Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
27362384	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 21:04:44	Chase, PO Box 15298, Wilmington, DE 19850-5298
27362385	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2022 21:04:44	Chase Bank, PO Box 6294, Carol Stream, IL 60197-6294
27362398	+ Email/Text: Documentfiling@lciinc.com	Nov 15 2022 20:55:00	Lending Club Bank, NA, 595 Market St., Suite 200, San Francisco, CA 94105-2802
27362400	Email/Text: Documentfiling@lciinc.com		

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		Nov 15 2022 20:55:00	LendingClub Corp., PO Box 884268, Los Angeles, CA 90088-4268
27363106	+ Email/PDF: rmscedi@recoverycorp.com		
		Nov 15 2022 21:04:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
27362402	Email/PDF: gecsedl@recoverycorp.com		
		Nov 15 2022 21:04:45	Pay Pal Credit Services, PO Box 960006, Orlando, FL 32896-0006
27362403	Email/PDF: gecsedl@recoverycorp.com		
		Nov 15 2022 21:04:39	PayPal Credit, PO Box 530993, Atlanta, GA 30353-0993
27362404	Email/PDF: gecsedl@recoverycorp.com		
		Nov 15 2022 21:04:45	PayPal Credit Services/GECRB, P.O. Box 965004, Orlando, FL 32896-5004
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
Susan M. Gray	on behalf of Debtor Eric J. Heisig smgray@smgraylaw.com sgrayecfmail@gmail.com;mariesr74955@notify.bestcase.com

TOTAL: 1

Fill in this information to identify your case:

Debtor 1	Eric J. Heisig		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF OHIO	
Case number: (If known)			

22-13324

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$1032.15 per **Month** for **50** months
\$1502.34 per **Month** for **10** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

Debtor **Eric J. Heisig**

Case number

22-13324

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows: Mr. Heisig will comply with the Confirmation Order

2.4 Additional payments.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$66,630.90.**Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.*Check one.*

- ☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- ☒ The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Hyundai Motor Finance	2020 Hyundai Elantra 34895 miles	\$8,341.32	7.50%	\$241.67	\$9,425.10

Disbursed by:

- ☒ Trustee
☐ Debtor(s)

*Insert additional claims as needed.***3.4 Lien avoidance.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

Debtor Eric J. HeisigCase number 22-13324**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **6.00%** of plan payments; and during the plan term, they are estimated to total **\$3,715.80**.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$2,300.00**.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*



The sum of \$59,782.00



33 % of the total amount of these claims, an estimated payment of \$59,782.00



The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ ____.

Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.



Assumed items. Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

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Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
MM&M Properties	Residential Lease	\$815.00	\$0.00	NA	\$0.00

Disbursed by:

- ☐ Trustee
☒ Debtor(s)

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

- ☒ plan confirmation.
☐ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions**8.1 Check "None" or List Nonstandard Plan Provisions**

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced. No later than 30 days After all payments have been made to satisfy the claim of Hyundai Motor Finance, in approximately 39 months, Hyundai Motor Finance will release the lien on the collateral, 2020 Hyundai Elantra Silver

Part 9: Signature(s):**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Eric J. Heisig
Eric J. Heisig
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on October 28, 2022

Executed on _____

X /s/ Susan M. Gray
Susan M. Gray
Signature of Attorney for Debtor(s)

Date October 28, 2022

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor Eric J. Heisig

Case number

22-13324**Exhibit: Total Amount of Estimated Trustee Payments**

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$9,425.10</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$6,015.80</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$51,441.10</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
Total of lines a through j	<div style="border: 1px solid black; padding: 2px;">\$66,882.00</div>